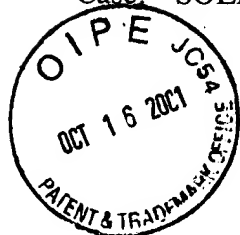


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Case: SOLIS-002B1



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Kenneth P. Carroll et al.

Serial No.: 09/923,145

Filed: 08/06/01

For: ON-LINE SAVINGS MODEL

Art Unit: 2165

Examiner: Unknown

INFORMATION DISCLOSURE STATEMENT  
PURSUANT TO 37 C.F.R. SECTION 1.97

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir/Madam:

Pursuant to 37 C.F.R. § 1.97, the following Information Disclosure Statement is submitted as listed on form PTO-1449 enclosed herewith in duplicate. Copies of all disclosure documents are attached hereto for the Examiner's review.

No representation is made that the references disclosed herein legally constitute prior art, or that more relevant references are not available. The disclosure documents enclosed herewith and listed on the attached form (PTO-1449) are printed in the English language and/or accompanied by an Abstract published in the English language.

The references listed herein, when taken alone or in combination are not believed to disclose nor make obvious the invention as claimed in the subject application.

As this Information Disclosure Statement is being submitted before the stipulated three

months from the filing date of the application and/or before the mailing of a first Office Action,  
it is believed that no fee is required. If a fee is required, please charge Account Number 19-4330.

Respectfully submitted,

Dated: 10/2/01  
Customer No. 007663

By:

A handwritten signature in black ink, appearing to read 'M B Garred', written over a horizontal line.

Mark B. Garred  
Registration No.: 34,823  
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FORM TFO-1445 (Modified) OCT 16 2001 (37.CFR 1.98(b))	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO. SOLIS-002B1	SERIAL NO. 09/923,145
APPLICANT Kenneth P. Carroll et al.		FILING DATE 08/06/01	GROUP 2165

## U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

[illegible]

## OTHER DOCUMENTS (Including Author, Title, Date\*\*, Relevant Pages, Place of Publication\*\*\*)

OTHER DOCUMENTS (including Author, Title, Date, Relevant Pages, Place of Publication)			
			CardFAX, "High Fidelity," 19 May 1994
			Credit Card News, "Fidelity Forges a Link Between Mutual Funds and Credit Cards," 1 June 1994
			Fickenscher, L., American Banker, Vol. CLXIII, No. 32, p. 15, "N.J. Bank to offer Card That Boosts College Savings," 14 July 1998
			Kane, L., Medical Economics, Vol. 74, No. 22, pp. 36-41, "10 Simple Rules for Successful Investing," 10 November 1997.
			Laing, R., "Cybermall Rats," Finance Week, pp. 80-81, October 16, 1998

EXAMINER	DATE CONSIDERED
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**EXAMINER:** Initial citation considered. Draw line through citation if not in conformation and not considered. Include copy of this form with next communication to applicant.

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